

ACORD CERTIFICATE OF LIABILITY INSURANCEDATE (MM/DD/YY)
03/24/99

PRODUCER
Spencer-Kinney, Inc. SK
829 Goethals Drive
P.O. Box 70
Richland, WA 99352

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURERS AFFORDING COVERAGE

INSURED
R H Smith Distributing Co Inc.
P O Box 473
Grandview, WA 98930

INSURER A: American Internl. Specialty Ins Co

INSURER B: Commerce and Industry Insurance Co

INSURER C:

INSURER D:

INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> BI/PD Ded: 2,500 GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC	2676594	02/15/99	02/15/00	EACH OCCURRENCE \$1,000,000 FIRE DAMAGE (Any one fire) \$500,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS-COMP/OP AGG \$1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY- EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$
	EXCESS LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATU- TORY LIMITS <input type="checkbox"/> OTH- ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE-EA EMPLOYEE \$ E.L. DISEASE-POLICY LIMIT \$
B	OTHER Pollution Liab.	ST7786533	02/15/99	02/15/00	\$1,000,000 \$50,000 Deductible

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Limits shown are those as of inception or as subsequently endorsed.
Coverage applies to listed locations - See attached.

CERTIFICATE HOLDER

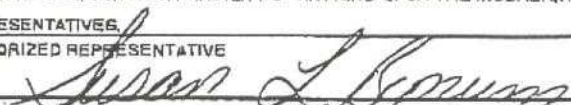
ADDITIONAL INSURED; INSURER LETTER:

CANCELLATION

Environmental Protection Agency

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the Issuing Insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

ENDORSEMENT # 1
COVERED LOCATIONS, UNDERGROUND STORAGE TANKS
AND ABOVEGROUND STORAGE TANKS

This endorsement, effective 12:01 A.M. 02/15/99 forms a part of Policy Number **ST7786533** issued to **R. H. Smith Distributing Company, Inc./PLIA** by Commerce and Industry Insurance Company

It is hereby agreed that Item 5 of the Declarations, Covered Location(s) and Item 6 of the Declarations, Covered Underground Storage System(s) and or Aboveground Storage Tank(s), shall include only the following:

Store #	Address	Tank #	Capacity	Age	Retro Date
1	304 Mead Avenue Yakima, WA	1,2	10,000	13	05/19/90
		3	4,000	19	05/19/90
		4	6,000	19	05/19/90
	520 East Columbia Drive Kennewick, WA	1,2,3,4	10,000	17	05/19/90
3	508 North Fourth Ave. Pasco, WA	1,2	10,000	20	05/19/90
		3	6,000	20	05/19/90
4	301 North First Yakima, WA	1,2,3,4	10,000	17	05/19/90
5	1023 South Third Yakima, WA	1,2,3	12,000	17	05/19/90
6	3508 Fruitvale Blvd. Yakima, WA	1,2	12,000	6	05/19/90
		3	10,000	6	05/19/90
7	315 East Wine Country Road Grandview, WA	1	8,000	26	05/19/90
		2,3	4,000	26	05/19/90
		4	6,000	26	05/19/90

SEDGWICK
 OF PENNSYLVANIA, INC.
 P.O. BOX 1675
 HARRISBURG, PA 17105

AUTHORIZED REPRESENTATIVE

R. H. Smith Distributing Company, Inc./PLIA**SITE SCHEDULE**

Store #	Address	Tank #	Capacity	Age	Retro Date
8	1503 Highway 97 Ellensburg, WA	1,2	10,000	10	05/19/90
		3	8,000	10	05/19/90
9	102 East Toppenish Ave. Toppenish, WA	1	8,000	25	05/19/90
		2	6,000	25	05/19/90
		3	4,000	25	05/19/90
10	608 Wine Country Road Grandview, WA	1	16,000	7	05/19/90
		2	6,000	26	05/19/90
		3	6,000	21	05/19/90
11	1909 Court Street Pasco, WA	1,2	8,000	13	05/19/90
12	4205 Kennedy Road West Richland, WA	1	10,000	3	05/19/90
		2	12,000	3	05/19/90
		3	8,000	3	05/19/90
13	1100 Area, Bldg. 1172A Hanford, WA	1,2	20,000	4	05/19/90
14	1100 Area, Bldg. 6291 Hanford, WA	1,2	20,000	4	05/19/90
15	33 Goethals Richland, WA	1,2	12,000	5	10/28/94
16	815 West Columbia Drive Kennewick, WA	1,2,3	10,000	6	03/21/94
		4	10,000	38	
		5	13,000	7	

SEDGWICK
OF PENNSYLVANIA, INC.
P.O. BOX 1675
HARRISBURG, PA 17105

AUTHORIZED REPRESENTATIVE

R. H. Smith Distributing Company, Inc./PLIA

SITE SCHEDULE

Store #	Address	Tank #	Capacity	Age	Retro Date
17	33 South Garfield Kennewick, WA	1	12,000	18	03/23/94
		2,3	4,000	18	
18	509 Ninth Street Benton City, Wa	1	8,000	18	03/23/94
		2	8,000	7	03/23/94
		3	4,000	7	03/23/94

SEDGWICK
OF PENNSYLVANIA, INC.
P.O. BOX 1675
HARRISBURG, PA 17105

AUTHORIZED REPRESENTATIVE